

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

THERESA MARIE MORFENSKI

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-10920 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 28, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/22/2016 and confirmed on 12/2/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		14,672.36
Less Refunds to Debtor	781.18	
TOTAL AMOUNT OF PLAN FUND		13,891.18

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	685.47	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		3,685.47

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LSF10 MASTER PARTICIPATION TRUST Acct: 8780	0.00	0.00	0.00	0.00
	LSF10 MASTER PARTICIPATION TRUST Acct: 8780	0.00	0.00	0.00	0.00
	CRAWFORD COUNTY TAX CLM BUREAU* Acct: 2209	7,568.51	7,568.51	1,614.07	9,182.58
	WF 19 GRANTOR TRUST Acct: 7742	0.00	0.00	0.00	0.00
					9,182.58

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	THERESA MARIE MORFENSKI Acct:	0.00	0.00	0.00	0.00
	THERESA MARIE MORFENSKI Acct:	781.18	781.18	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	3,000.00	3,000.00	0.00	0.00

*** N O N E ***

Unsecured					
	COMMERCIAL ACCEPTANCE++ Acct: J385	0.00	0.00	0.00	0.00
	COMMERCIAL ACCEPTANCE++ Acct: J387	0.00	0.00	0.00	0.00
	NATIONAL FUEL GAS DISTRIB CORP Acct: 2203	1,023.13	1,023.13	0.00	1,023.13
	ONE MAIN FINANCIAL(*) Acct: 0308	0.00	0.00	0.00	0.00
	TRANSWORLD SYSTEMS++ Acct: 7501	0.00	0.00	0.00	0.00
	BRIAN C NICHOLAS ESQ Acct:	0.00	0.00	0.00	0.00
	SARAH K MCCAFFERY ESQ	0.00	0.00	0.00	0.00

16-10920 TPA

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	MEADVILLE MEDICAL CENTER	0.00	0.00	0.00	0.00
Acct:					
	NATIONAL FUEL GAS	0.00	0.00	0.00	0.00
Acct:					
	NORTHWEST PHYSICIANS ASSOC	0.00	0.00	0.00	0.00
Acct:					
					1,023.13
TOTAL PAID TO CREDITORS					10,205.71
TOTAL CLAIMED					
PRIORITY		0.00			
SECURED		7,568.51			
UNSECURED		1,023.13			

Date: 09/28/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

THERESA MARIE MORFENSKI

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-10920 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Theresa Marie Morfenski
Debtor(s)

Case No. 16-10920-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Oct 01, 2020

User: lmar
Form ID: pdf900

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2020:

Recip ID	Recipient Name and Address
db	+ Theresa Marie Morfenski, 564 Arch Street, Meadville, PA 16335-2930
cr	+ LSF10 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
14293579	+ Commercial Acceptance, 2 West Main Street, Shiremanstown, PA 17011-6326
14293581	+ Credit Protection Associates, Po Box 802068, Dallas, TX 75380-2068
14293582	+ HSBC Mortgage Services, PO Box 5249, Carol Stream, IL 60197-5249
14323021	+ Household Finance Consumer Discount Company, C/O HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
14293585	+ Northwest Physician Associates, 1012 Water Street, Meadville, PA 16335-3468
14365127	+ WF 19 Grantor Trust, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14293580	+ Email/Text: rkiser@co.crawford.pa.us	Oct 02 2020 04:22:00	Crawford County Tax Claim Bureau, 903 Diamond Park, Meadville, PA 16335-2694
14711636	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Oct 02 2020 04:23:00	LSF10 Master Participation Trust, c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
14293583	+ Email/Text: mwetherbee@mmchs.org	Oct 02 2020 04:22:00	Meadville Medical Center, 1034 Grove Street, Meadville, PA 16335-2945
14293584	+ Email/Text: Bankruptcy@natfuel.com	Oct 02 2020 04:22:00	National Fuel, 1100 State Street, Erie, PA 16501-1912
14293587	+ Email/PDF: cbp@onemainfinancial.com	Oct 02 2020 03:55:44	Onemain Financial / Citifinancial, 100 International Dr., Baltimore, MD 21202-4673
14293586	+ Email/PDF: cbp@onemainfinancial.com	Oct 02 2020 03:57:20	Onemain Financial / Citifinancial, 6801 Colwell Boulevard, Ntsb-2320, Irving, TX 75039-3198
14293588	+ Email/Text: bankruptcydepartment@tsico.com	Oct 02 2020 04:22:00	Transworld Systems Inc / 51, 507 Prudential Road, Horsham, PA 19044-2308

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Specialized Loan Servicing LLC as servicer for WIL

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-1

User: lmar

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Date Rcvd: Oct 01, 2020

Form ID: pdf900

Total Noticed: 15

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Specialized Loan Servicing LLC as servicer for WILMINGTON SAVINGS FUND SOCIETY FSB D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR WF 19 GRANTO bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Theresa Marie Morfenski dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Jerome B. Blank	on behalf of Creditor LSF10 Master Participation Trust pawb@fedphe.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Richard M. Squire	on behalf of Creditor LSF10 Master Participation Trust lcolwell@squirelaw.com kdiskin@squirelaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Sarah Kathleen McCaffery	on behalf of Creditor LSF10 Master Participation Trust bankruptcy@powerskim.com

TOTAL: 7